Empowerment-Forward Poverty Mapping:

Real-Time Learning from the Arab Women's Enterprise Fund's Disadvantaged Assessment

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Introduction

Funded by the U.K. Department for International Development, the Arab Women's Enterprise Fund (AWEF) takes a unique approach to economic development. Working across Jordan, Egypt, and Palestine, AWEF blends market systems and empowerment-thinking to stimulate women's economic empowerment. AWEF is the only market systems development project in the region with women's economic empowerment as its core objective. It is implemented by DAI Europe (lead), MarketShare Associates (MSA) – a global consulting firm focused on bringing systems-thinking to development solutions – and Education for Employment (EFE), a nongovernmental organisation working throughout the Middle East and North Africa. AWEF seeks to reach 150,000 women over four years.

This learning brief captures the experience of the AWEF team in developing a gender-sensitive, empowerment-forward poverty mapping tool, the Disadvantaged Assessment. This brief outlines AWEF's key learnings to-date. AWEF's approach to poverty mapping seeks to push the boundaries of how we define and address poverty. It seeks to be responsive to inter-household and gender dynamics, and capture non-monetary dimensions of poverty. The authors note that gender and empowerment-responsive poverty mapping and measurement practices are nascent within the development industry. Therefore, the lessons and recommendations documented in this brief introduce an initial evidence-base and tools, while acknowledging the need for further testing and refinement across different contexts and programmes. Moreover, data from the assessments is currently only available in the Occupied Palestinian Territories (oPT) from an initial set of baselines. As data from Jordan and Egypt becomes available, AWEF will update the brief and include these results as well.

The purpose of this brief, which was published by AWEF's Learning Hub, is to put forth lessons and recommendations in order to generate knowledge and further discussion on poverty mapping practices. This brief is part of an iterative documentation process, whereby the brief will lead to a longer final report once the methodology is further tested by the programme. The brief is aimed at market systems practitioners who are grappling with good practice poverty mapping and measurement.

Why Does Poverty Mapping Matter to Market Systems Development Programmes?

Poverty mapping assists programmes to identify and reach their intended beneficiaries. It is particularly relevant for market systems programmes given that they cannot directly select their beneficiaries. As a market systems programme, AWEF partners with a diverse set of actors (e.g. firms, governments) within its target subsectors to benefit poor women, rather than working directly with poor women themselves. This means AWEF cannot specify to employers, for example, who they will hire under the programme; it is a decision that employers will make based on their own needs. This is different to direct delivery programmes which can, for example, pay for skills development programmes for select recipients, or subsidise employers to hire preferred candidates.

Such a direct approach offers more control over results and beneficiaries, but ultimately creates less sustainable and smaller-scale change in target systems. Thus, market systems programmes require unique methods to ensure that only the target beneficiaries (i.e. poor women) are counted as beneficiaries of interventions even if the programme also affects other populations. This also means that the analysis of who benefits is completed post-intervention, unlike traditional pre-intervention targeting practices.

What is Wrong with Traditional Measures of Poverty?

Poverty is a complex and multidimensional phenomenon, and there is an ongoing and wide-ranging debate among development practitioners and researchers over the various ways of conceptualizing poverty. Poverty, as such, inherently poses an "inconvenient complexity."[1]

Monetary measures of poverty are the most recognised and widespread. They are the basis by which official poverty rates are calculated on a national and global basis. Yet, these current methods are unsatisfactory for understanding women's situations within the household and a programme's developmental impact. These traditional methods do not allow an understanding of inter-household and gender dynamics, and they narrowly define poverty in terms of money when evidence shows poverty is more complex.

To PPI or not to PPI?

Originally, AWEF intended to use a tool called the "Progress out of Poverty Index" (PPI), a quick and cost-effective poverty tool developed by the Grameen Foundation. The PPI allows its users to estimate the monetary poverty likelihood of a household without having to undertake extensive surveys that mimic nationally representative surveys. Yet further study of the PPI and its contents unsurfaced several challenges for AWEF:

1) The PPI's uni-dimensional focus on income poverty was inherently limiting. While income, or lack thereof, is an important dimension of poverty, it excludes individual characteristics that cannot be transacted in markets, such as social and gender inequalities, health, nutrition, education, physical safety, justice and other freedoms and capabilities to improve one's life (Sen 1985).[1] For AWEF, it was important to understand how women specifically experienced poverty.
2) The PPI is calibrated based on nationally representative poverty studies that only measure poverty at the household level. This requires the assumption that all members of the household access household resources equally, which ignores intra-household dynamics. For a project like AWEF, whose unit of analysis is the individual poor woman, the use of the PPI would fail to properly measure the extent of her individual poverty.
3) The available PPI instruments for Egypt and Jordan did not reflect the drastic socioeconomic changes that have occurred since they were developed. Utilizing the PPI for Egypt and Jordan would mean calculating 2017 poverty likelihoods based on 2004/5 and 2006 standards, respectively, and therefore generating highly misleading data.[1]

Based on these issues, AWEF decided to initially use the PPI in the oPts to test it against the Disadvantaged Assessment, but not in Egypt or Jordan.

What is the AWEF Solution?

After determining that the PPI would not be suitable in Egypt and Jordan, MarketShare Associates worked with AWEF to identify an alternative solution. MSA established criteria for an ideal tool, then identified via a literature and tool review existing poverty mapping methods that included analysis of less tangible aspects of poverty (i.e. women's access and agency).   After finding that no existing tool fully met the criteria, all three country teams decided to develop a short measurement tool based on a participatory approach that focuses on gendered aspects of poverty.

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[1] Norton, A. (2012). "The shifting dynamics of poverty – how well do we research poverty and wellbeing in a changing world?" https://www.odi.org/comment/6511-poverty-research-wellbeing-poverty-dynamics-andrew-norton

How was the Disadvantaged Assessment Methodology and Tool Developed?

AWEF calls the tool a Disadvantaged Assessment rather than a poverty assessment to highlight the tool's ability to capture the multi-dimensional and non-traditional aspects of poverty. This tool is one of the first gender-sensitive poverty mapping tools of its kind, and is also one that is quick to administer – 10 questions, easy to use and right-sized for efficient roll-out.

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What makes the Disadvantaged Assessment tool unique?

1) Uses a multidimensional lens to poverty
2) Places the individual woman as the unit of analysis instead of the household
3) Reflects the highly context-specific nature of poverty in AWEF's target communities' due to the participatory approach to tool development
4) Incorporates measures of agency as related to empowerment
5) Administering the tool is quick and easy so it can be incorporated into baselines
6) Quick and easy to administer so it can be incorporated into baseline studies

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The Disadvantaged Assessment draws in part on the Individual Deprivation Measure (IDM),[2] which is one of the only publically available tools that measures individual deprivation with a focus on gender. The tool was developed by the Australian National University in late 2014 and last updated in June 2016. It will not be ready for global use until 2020. In addition to not being ready to use, many questions were not relevant to the Middle East context, and administering the instrument took far too long to build it into AWEF's baselines. Thus, AWEF built off the overall categories tested in the IDM (such as food, water, shelter, health, education, energy/fuel, sanitation, relationships, clothing, violence, family planning, environment, voice, time-use and work) to then tailored and developed context-specific indicators and definitions by country together with local poor women. The results were a right-sized tool that is tailored to each sector and/or sub-sector in each country. The participatory approach for developing the instrument allowed for poor women to agree upon the characteristics that they view as defining poverty and disadvantage.

AWEF's 10 STEP PROCESS

To develop the tool, AWEF followed a series of steps to ensure rigor and relevance to the project's context. These included:

STEP 1: Conducting a literature review on gender and poverty in each of the three countries to understand the dynamics of poverty and women's access and agency.

STEP 2: Selecting prioritised categories for assessing disadvantage. These were chosen based on the internal IDM survey completed by country teams, and informed by literature reviews on the key indicators of poverty and disadvantage in each country context. AWEF ultimately chose five categories.

STEP 3: Developing potential indicators within each category. For example, if education was selected as a key category, the AWEF team developed potential indicators by which to assess a woman's advantage/disadvantage within this category (such as "No education," "Less than 10 years of education," "More than 10 years of education").

STEP 4: Selecting appropriate language for discussing disadvantage. Each country team agreed on the best language to use - in both English and Arabic - to discuss disadvantage (in terms of both access and agency) with FGD participants.

STEP 5: Creating vignettes or an imaginary profile of a woman on which to base FGD questions. Using the five selected categories above, teams developed a context-specific profile of a woman on which to focus all of the questions for the FGD. As the topics of conversation were often sensitive, including discussing household and

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[2] Individual Deprivation Measure. http://individualdeprivationmeasure.org/ 2017.

personal assets, intra-family decision making, and potentially even experiences of gender-based violence, the conversation needed to be conducted by referencing a third party rather than sharing personal experiences.

STEP 6: Developing research plans and FGD guides to structure the conversations and obtain the desired information.

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Who joined the focus group discussions?

FGDs were comprised of 6-12 women who reflected the socio-economic status of women expected to benefit from AWEF interventions in each subsector. For example, for the small ruminants subsector in the Occupied Palestinian Territory, a separate FGD will be conducted with Bedouin women in the West Bank. The AWEF oPt team made this decision based on recognition that the experience of disadvantage is likely different for this population, which is important to understand before designing the disadvantage assessment tool.

FGD participants were women who were unlikely to benefit directly from AWEF interventions and who have not yet been contacted by AWEF or partners, in order to mitigate potential bias arising from incentives to embellish or minimize their perceptions of disadvantage. Additionally, facilitators made it clear to FGD organisers and participants ahead of time that the FGD will have no impact on programmatic or funding decisions, and that the objective is to understand women's perception of disadvantage, as relates to women's work, home situations, and other circumstances.

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STEP 7: Conducting FGDs with women who were representative of AWEF's poor women beneficiaries in each of AWEF's subsectors to determine which categories are perceived as most important for measuring disadvantage. The categories were then weighted with the local women according to the perceived importance of each category as a determinant of disadvantage based on findings from the FGDs. The category weights were then adjusted to a scale of 100, to easily show the importance of each category in relation to one another as determined by the FGD participants. This was done using a table with weighted totals, with a linked pie chart for visual representation of the weighting.

STEP 8: From this 100-point scale, a survey instrument was constructed that included appropriate questions and response options for each of the weighted categories. The development of the questions, response options and each response option's weight was determined internally by MSA and DAI. The response option that exhibited the most disadvantage would be given a weight of 0, whereas the response option that exhibited the least disadvantage would be given the highest weight determined for that category. Each response option and its corresponding weight were then categorized (internally by AWEF) as to whether it belonged in one of four thresholds of "well-off", "somewhat disadvantaged", "disadvantaged" and "very disadvantaged." The aggregation of these response options' weights would determine the overall aggregated thresholds for each of the four levels.

STEP 9: Embedding the finalised Disadvantaged Assessment tool in each baseline survey, and administering it to respondents.

STEP 10: Analysing the scores for each respondent according to the four thresholds, which allowed the project to create a disadvantaged ratio per sub-sector. For AWEF, the proportion of those "well-off" compared to the others (those somewhat, fairly and very disadvantaged) was used as a discount rate to ensure accurate counting of beneficiaries. Moreover, the results were used to build a profile of the respondents, and determine what makes certain women more disadvantaged than others, as well as explore any correlations between disadvantage characteristics and outcome/impact baseline findings

Lessons Learned

Given the newness of developing individual and gender-sensitive poverty measurement tools, AWEF is documenting its learning throughout the process. Below are some of the key initial learnings from developing and testing the tool across Jordan, Egypt and the oPt. As noted above, oPt is the only country that currently has its data analysed from the initial set of baselines. As data from the other countries becomes available, AWEF will update the brief and include these results as well.

1. **It is important to develop guiding principles for determining which participants engage in the FGDs for designing the Disadvantaged Assessment tool**

One of the core principles of the Disadvantaged Assessment was that it should be as context-specific as possible, so that it can take into account the different disadvantages that women in particular community's face. However, all countries - and even communities - are diverse and complex, and each AWEF country team had to make difficult decisions around how to structure and plan the design workshops. The women selected for the design workshops shaped the tool in a very significant way. Therefore, there were debates within the teams about whether there should be one disadvantage assessment per country, per governorate, per sector, or sub-sector. Moreover, there were discussions around how to account for the different experiences of women within specific geographic regions, cultural communities, ethnicity, and other intersectionalities.

Ultimately, several guiding principles were used. First, FGDs would be conducted with women from each sub-sector in which teams are working. Second, a diverse range of women (age, socioeconomic status, occupation,

geographical location) would participate in the FGDs. The level of diversity and what was considered 'enough' was uniquely decided by each country team. Third, FGDs would be conducted until AWEF felt that it was reaching data saturation or patterns in responses. As there is no one-size-fits-all approach to determining when there is enough qualitative research to be sufficient, the number of FGDs are likely to vary widely across contexts. Thus, setting guiding principles on how to identify participants in the design process ensures the level of diversity needed to be as representative of your target population as possible.

2. Subjective questions are necessary, but inevitably accompanied by bias

In the process of developing the Disadvantaged Assessment tool, AWEF had to design the appropriate questions and response options to represent disadvantage within each dimension. This step of the process required critical reflection, as there are multiple different questions and corresponding response options that could be chosen for any given dimension. While the FGDs were conducted to assist the team in specifying each dimension down to several sub-dimensions (for example, in the dimension of health access, sub-dimensions could include affordability and physical distance to a health facility), the team nonetheless still had to formulate questions and responses to specifically capture desired information for each sub-dimension.

The development of the questions required the team to use both objective and subjective questions. Objective questions focused on some dimensions such as one's education level or the condition of one's house, which in many ways, were straightforward and similar in structure to questions within the PPI. However, for some dimensions, objective questions were not feasible. For example, in a dimension like decision-making, when a respondent is asked who has control over certain decision-making issues within her household, the Disadvantaged Assessment has to rely on her own assessment of her control. Similarly, the dimension on one's economic situation and the ability to afford basic household needs necessarily relies on the respondent's perception of her own economic situation. As such, the use of subjective questions is inevitably accompanied by bias.

3. Inherent challenges exist in aggregating multi-dimensional perspectives into a single overall score

One of the continued debates for AWEF and other multi-dimensional poverty tools has been how to aggregate multiple dimensions into a single overall score. Any aggregation presupposes that all dimensions are interchangeable, such that a person's higher score in one category would compensate for a shortfall in another category. A common criticism with multi-dimensional poverty indices is that they hide distinctions between dimensions when attempting to "mash" them up into a uni-dimensional space (Ravallion 2010)[3]

In light of this limitation, and to ensure that the composite score would somewhat reflect the distinctions across dimensions, AWEF weighted each dimension differently. The relative weights remained truthful to the votes provided by the design workshop participants. While this step does not fully resolve the issue of interchangeability and false compensation in scoring across dimensions, AWEF felt that this approach would enhance the tool's participatory legitimacy, as well as ensure that the relative importance of one dimension over another was not purely arbitrary.

1. Initial findings show that that the Disadvantaged Assessment translates into a more inclusive beneficiary count during results measurement

The disadvantage assessment was designed to capture poverty through a gender-sensitive and multi-dimensional lens. Therefore, when determining the level of poverty amongst project beneficiaries for reporting purposes, initial findings show that the disadvantage assessment has allowed AWEF to include those women who may not have necessarily qualified under a uni-dimensional money-metric poverty measure. Results from the piloting in oPt validated this and is further explored in the text box below.

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[3] Ravallion, M. (2010) *Mashup indices of development*. Policy Research Working Paper 5432. Washington, DC: World Bank. http://documents.worldbank.org/curated/en/454791468329342000/Mashup-indices-of-development

Comparison of Disadvantage Assessment and PPI Results in Occupied Palestinian Territories (oPt)

In order to assess whether there were any correlations between the disadvantage assessment and the PPI, the PPI questionnaire was administered to the same 44 respondents simultaneously with the Disadvantaged Assessment.

Results showed that the mean poverty likelihood for the 44 respondents were 25% against the national poverty line, 57% against the 150% national poverty line, and 77.7% against the 200% national poverty line. This indicates that the respondents as a whole have a small likelihood of being monetarily poor according to PPI standards, in contrast to the results from the disadvantage assessment, which show they are deprived in multiple non-monetary dimensions. As further validation, there was no statistically significant correlation found between women`s PPI poverty likelihoods scores and their disadvantage assessment scores.

As expected, monetary aspects of poverty as defined by the PPI do not necessarily capture the wider disadvantages faced by women. This is because the PPI questions focus on issues like source of energy, availability of a vacuum, computer or solar boiler, for which a high proportion of respondents scored high.

AWEF expects to continue exploring this finding as the results come in from Jordan and Egypt.

Moving Forward

This section focuses on what AWEF plans to do over the next year to validate and address existing questions with the tool. A few key items include:

1. **Further test and validate the tool questions in each country**

Moving forward, AWEF would like to conduct an extended field-test with the tool in each country to determine how well certain dimensions, sub-dimensions and their questions have fared in terms of their reliability and validity in comparison to others.

2. **Further document results and understand whether or not the Disadvantaged Assessment, by design, allows for a broader understanding of poverty**

The initial results, as mentioned above, show that the tool can capture a broader beneficiary base. Moving forward, AWEF seeks to analyse the data coming in from both Jordan and Egypt, and further understand the implications of applying the tool.

3. **Explore the Disadvantaged Assessment's ability to broaden how the project identifies sub-sectors and reaches women in non-traditional sectors**

It is often the case during the market research phase of a project to select sectors and sub-sectors in which large numbers of income-poor individuals engage. The utilisation of a non-traditional tool like the Disadvantaged Assessment can potentially inspire projects to explore sectors and sub-sectors that may have been traditionally ignored. For instance, in AWEF, the selection of a sector like ICT may not seem pro-poor, particularly if end beneficiaries tend to earn decent incomes. However, when approaching the ICT from a more multi-dimensional lens, it may show that potential end beneficiaries are disadvantaged in other dimensions in their life.   AWEF will seek to explore this further and document the findings.

4. **Test how the disadvantage assessment can be used as a component of initial market research to ensure that poverty mapping is fully embedded within the sector and sub-sector selection process**

While the Disadvantaged Assessment was initially designed as a poverty mapping tool to be used during the baseline data collection process, the resulting wealth of information showed that such data could be useful earlier in the project -- particularly during the inception phase. The Disadvantaged Assessment would allow for any market systems projects to connect its poverty mapping practices with its upfront market research in a structured manner. Currently, across many market systems projects, this process remains ad hoc: a deeper exploration of what poverty looks like for end beneficiaries is often done following the selection of sectors. By using the disadvantage assessment combined with other market research tools during the market research phase, projects would be able to build an in-depth profile of their end beneficiaries beyond their roles within sectors and sub-sectors. By understanding the multiple factors that contribute to their disadvantage, projects can be better equipped to select and design WEE-tailored interventions.

5. **Better understand the implications of weighting and union identification in determining dimensions and thresholds**

The weighting/valuation across dimensions alone did not address the greater issue of trying to determine who is "multi-dimensionally poor." Indeed, scholars of multidimensional poverty have proposed a variety of options. Thus far, AWEF has chosen to use 'union identification,' given that the teams felt that a disadvantage in any of the chosen dimensions would constitute poverty. That being said, in order to ensure that the project was not being overly inclusive, the tool also included a healthy buffer (i.e. a threshold of 85 or 90 out of a 100-point scale). That being said, within AWEF, conversations are ongoing in trying to determine how best to determine the appropriate levels of dimension-specific deprivation as well as how to determine the composite-wide thresholds for multi-dimensional poverty. AWEF seeks to continue these conversations and identify the most effective way for determining dimensions and thresholds.